



Order Filed on October 6, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-1(b)

MICHAEL DETZKY ESQ.  
DETKY HUNTER AND DEFILLIPPO, LLC  
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Email MLDETKY@DETKYLAW.COM  
ID NO. 012791978  
ATTORNEY FOR DEBTOR

In Re:

Madeline Giovanetti

Case No: 19-16418-CMG  
Chapter: 13  
Hearing Date: 10/04/2023  
Judge: Gravelle

**ORDER ON MOTION TO CANCEL AND DISCHARGE:**

☒ MORTGAGE    ☐ LIEN    ☐ OTHER (specify) \_\_\_\_\_

The relief set forth on the following page is hereby **ORDERED**.

**DATED: October 6, 2023**

A handwritten signature in black ink, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The debtor(s) having filed a Motion to Cancel or Discharge Mortgage or Lien, and the court having considered any objections filed, it is hereby ORDERED that:

☐ The debtor's motion is denied.

☒ The debtor's motion is granted, and the Mortgage or Lien referenced below is hereby cancelled, voided, and/or discharged of record and a certified or exemplified copy of this Order shall be recorded by the Clerk or Register of Deeds with whom the original mortgage or lien was recorded.

Description of Real Property:

Location (Street Address) 797 Willow Road, Dover Twp NJ 08753-7807

Description of Mortgage/Judgment Lien:

- a. Original Mortgagee/Lienholder: Fleet National Bank
- b. Current Assignee: Bank of America
- c. Current Servicer: Bank of America
- d. Date of Mortgage/Lien: 11/02/2002
- e. Date of Recordation: 01/09/2003
- f. Place of Recordation: Ocean County Clerk's Office
  - i. Mortgage Book: 11175
  - ii. Page: 1795
- g. Original Principal Balance of Mortgage/Lien: \$ 90,000

**NOTE TO RECORDING OFFICER: THIS ORDER MUST BE  
CERTIFIED BY THE BANKRUPTCY COURT WITH THE  
APPROPRIATE SEAL BEFORE IT MAY BE RECORDED**

rev.12/1/17

In re:  
Madeline Giovanetti  
Debtor

Case No. 19-16418-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Oct 06, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2023:

Recip ID	Recipient Name and Address
db	+ Madeline Giovanetti, 797 Willow Road, Toms River, NJ 08753-7807

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 08, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Alexandra T. Garcia	on behalf of Creditor LoanCare LLC as servicer for CIT Bank, N.A. NJECFMAIL@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor E*Trade Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James French	on behalf of Creditor LoanCare LLC as servicer for CIT Bank, N.A. jfrench@mw-c-law.com, nj-ecfmail@ecf.courtdrive.com
Jenelle C Arnold	on behalf of Creditor BANK OF AMERICA N.A. bkecfinbox@aldridgepite.com, jarnold@ecf.courtdrive.com
Kevin Gordon McDonald	

District/off: 0312-3

User: admin

Page 2 of 2

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Total Noticed: 1

on behalf of Creditor E\*Trade Bank kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Michael Leonard Detzky

on behalf of Debtor Madeline Giovanetti mldetzky@hotmail.com r40042@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8